

Certificate of Notice Page 1 of 2  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Francis Rayner  
Terri Rayner  
Debtors

Case No. 18-13052-mdc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 4

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db/jdb +Francis Rayner, Terri Rayner, 136 Willowbrook Road, Clifton Heights, PA 19018-2511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: megan.harper@phila.gov Sep 05 2018 02:13:25 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2018 02:13:04  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 05 2018 02:13:22 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
MICHAEL T. MALARICK on behalf of Trustee WILLIAM C. MILLER, Esq. michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
MICHAEL T. MALARICK on behalf of Joint Debtor Terri Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
MICHAEL T. MALARICK on behalf of Debtor Francis Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13  
Francis Rayner and Terri Rayner, :  
Debtors. : Bankruptcy No. 18-13052-MDC

**ORDER**

**AND NOW**, this 4<sup>th</sup> day of September, 2018, it is hereby **ORDERED** that if Francis Rayner and Terri Rayner (the “Debtors”) and Midland Mortgage, a Division of MidFirst Bank (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtors and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtors shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



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MAGDELINE D. COLEMAN  
UNITED STATES BANKRUPTCY JUDGE

Michael T. Malarick, Esquire  
Michael T. Malarick, Esq. PC  
2211 Chichester Avenue, Suite 201-B  
Boothwyn, PA 19061

Christine C. Shubert, Esquire  
821 Wesley Avenue  
Ocean City, NJ 08226

United States Trustee  
833 Chestnut Street, Suite 500  
Philadelphia, PA 19107